

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)
CARLENE OXENDINE SALDANA)
)
SS# xxx-xx-8067)
SS# _____)
)
Debtor(s))
)
NOTICE TO CREDITORS
AND
PROPOSED PLAN
Case No. _____

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on November 19, 2015 .

THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTOR(S), DEBTOR(S)' PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED.

OFFICIAL NOTICE WILL BE SENT TO CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN.

A CREDITOR MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN.

The Debtor(s) propose an initial plan, which is subject to modification, as follows:

1. Payments to the Trustee: The Debtor(s) propose to pay from future earnings his/her/their disposable income to the Trustee for a period of 60 consecutive months by means of monthly payments of \$855.30, for distribution to creditors after payment of costs of administration.
2. Payments made directly to creditors: The Debtor(s) propose to make regular monthly payments directly to the following creditors:

<u>Creditor</u>	<u>Collateral and Valuation</u>
(A) -NONE-	

3. Disbursements by the Trustee: The Debtor proposes that the Trustee make the following distributions to creditors after payment of costs of administration as follows:

(A) The following priority claims shall be paid in full by means of deferred payment:

Internal Revenue Service

Moore County Tax Department

NC Department Of Revenue

<u>(B)</u>	The following secured creditors shall receive their regular monthly payment:	
<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u>
BSI FINANCIAL SERVICES	200 SHORT LANE, ABERDEEN NC 28315 Market Value= \$150,000.00	\$303.55

(C) The following creditors have partially secured and partially unsecured claims and shall have their regular payment modified under the proposed plan:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u>
<u>Chrysler Capital</u>	<u>2013 Chrysler 200 Market Value= \$9,230.00</u>	<u>As Modified</u>
		<u>\$192.29</u>

(D) The following co-signed claims shall be paid in full by monthly payments:
-NONE-

(E) The following secured creditors shall be paid on their arrearage claims by means of monthly payments:

<u>Creditor</u> BSI FINANCIAL SERVICES	<u>Collateral</u> 200 SHORT LANE, ABERDEEN NC 28315	<u>Monthly Arrearage Payment</u> \$267.97
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(F) After payment of allowed cost of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed general unsecured claims. The exact amount available for unsecured creditors cannot be determined until all claims are filed and allowed, however, at this time it is anticipated that the return to unsecured creditors will be not less than 100 % and is estimated to be 100 %.

4. Property to be surrendered: The following property will be returned to the secured creditor:
Creditor Collateral
-NONE-

(name of creditor and description of property)

5. The Debtor(s) has the following executory contracts and/or leases which will be assumed or rejected as herein indicated:
Contract/Lease Party Description of Contract or Lease Assume or Reject?
-NONE-

6. Other proposed provisions are as follows:

Date: November 19, 2015

/s/ Brett Smith Yauger
Brett Smith Yauger 22842
 Attorney for the Debtor
 Address: 107 Monroe Street
PO Box 39
Carthage, NC 28327
 Telephone: 910-947-2280
 State Bar No. 22842

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:))
CARLENE OXENDINE SALDANA)	NOTICE TO CREDITORS
)	AND
)	PROPOSED PLAN
SS# <u>xxx-xx-8067</u>)	
SS# _____)	Case No. _____
	Debtor(s))

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

William L. Schwenn
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402

Richard M. Hutson, II
Chapter 13 Trustee
Durham Division
Post Office Box 3613
Durham, NC 27702-3613

BSI FINANCIAL SERVICES
314 S FRAMKLIN ST
Titusville, PA 16354

Chrysler Capital
PO Box 961275
Fort Worth, TX 76161

COMENITY BANK.GOODYS
PO BOX 182789
Columbus, OH 43218

Franklin Collection Services
2978 Jackson Street
Greensboro, NC 27401

Hughes Net
PO Bpx 96874
Chicago, IL 60693

Inerstate Credit Collections
711 Coliseum Plaza Court
Winston Salem, NC 27106

Internal Revenue Service
PO Box 21126
Philadelphia, PA 19114

KOHL'S/CAPONE
N56 W 17000 RIDGEWOOD DRIVE
Menomonee Falls, WI 53051

Moore County Tax Department
PO Box 457
Carthage, NC 28327

Moore County Water Department
PO Box 1927522
US Hwy 15/501

Carthage, NC 28327

NC Department Of Revenue
PO Bo 25000
Raleigh, NC 27640

Stern Recovery Services
415 N Edgeworth Street
Greensboro, NC 27401

Date: November 19, 2015

/s/ Brett Smith Yauger
Brett Smith Yauger 22842